

**Information to identify the case:**

Debtor 1:	<b>William Vranicar</b>	Social Security number or ITIN:	xxx-xx-5703
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter:	7 12/4/22
Case number:	22-14015		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Vranicar	
2. All other names used in the last 8 years		
3. Address	610 Crescenzo Ct New Lenox, IL 60451-2911	
4. Debtor's attorney Name and address	Jeffrey S Harris 1701 S First Ave Suite 202 Maywood, IL 60153	Contact phone 708 343-9800 Email: <a href="mailto:chicagolawyer@aol.com">chicagolawyer@aol.com</a>
5. Bankruptcy trustee Name and address	Zane Zielinski Zane Zielinski P.C. 6336 North Cicero Suite 201 Chicago, IL 60646	Contact phone 773-877-3191 Email: <a href="mailto:trustee@zanezielinski.com">trustee@zanezielinski.com</a>

**For more information, see page 2 >**

Debtor **William Vranicar**

Case number **22-14015**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 12/5/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 3, 2023 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>Appear by Video. See details at <a href="http://www.justice.gov/ust/file/ILN.pdf/download">www.justice.gov/ust/file/ILN.pdf/download</a>.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 3/6/23</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
William Vranicar  
Debtor

Case No. 22-14015-LAH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Dec 05, 2022

Form ID: 309A

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2022:

Recip ID	Recipient Name and Address
db	William Vranicar, 610 Crescenzo Ct, New Lenox, IL 60451-2911
30019140	+ Advance Midwest Radiology, PO Box 88953, Milwaukee, WI 53288-8953
30019144	Allied Anesthesia, 1900 Silver Cross Blvd, New Lenox, IL 60451-9509
30019148	Comcast, c/o Credit Management, 6060 Tennyson Pkwy Ste 100, Plano, TX 75024-6016
30019139	Law Offices of Jeffrey S Harris, 1701 S 1st Ave Ste 202, Maywood, IL 60153-2400
30019155	MS International, c/o LEVIT & SILVERTRUST, P.C., 19 S La Salle St Ste 701, Chicago, IL 60603-1431
30019153	Mary Vranicar, 153 Wallace St, New Lenox, IL 60451-1145
30019154	McGonigle Dental, 17519 80th Ave, Tinley Park, IL 60477-4300
30019161	Silver Cross Hospital, c/o Harris & Harris, PO Box 1259, Oaks, PA 19456-1259
30019166	University of Chicago Hospital, c/o State Collection Agency, PO Box 6250, Madison, WI 53716-0250
30019167	Virginia Tile, c/o LEVIT & SILVERTRUST, P.C., 19 S La Salle St Ste 701, Chicago, IL 60603-1431
30019138	Vranicar William, 610 Crescenzo Ct, New Lenox, IL 60451-2911

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: chicagolawyer@aol.com	Dec 05 2022 22:34:00	Jeffrey S Harris, 1701 S First Ave, Suite 202, Maywood, IL 60153
tr	+ EDI: QZLZIELINSKI.COM	Dec 06 2022 03:33:00	Zane Zielinski, Zane Zielinski P.C., 6336 North Cicero, Suite 201, Chicago, IL 60646-4448
30019142	Email/Text: backoffice@affirm.com	Dec 05 2022 22:36:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
30019141	Email/Text: accountservicing@trueaccord.com	Dec 05 2022 22:35:00	Affirm Inc, c/o TrueAccord Corp, 16011 College Blvd Ste 130, Lenexa, KS 66219-9877
30019143	Email/Text: backoffice@affirm.com	Dec 05 2022 22:36:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St Ste 4, Pittsburgh, PA 15212-5862
30019145	EDI: GMACFS.COM	Dec 06 2022 03:33:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
30019146	EDI: GMACFS.COM	Dec 06 2022 03:33:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
30019147	Email/Text: enotifications@santanderconsumerusa.com	Dec 05 2022 22:36:00	Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212
30019151	EDI: WFNNB.COM	Dec 06 2022 03:33:00	ComenityCapital, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
30019149	EDI: WFNNB.COM	Dec 06 2022 03:33:00	Comenitybank/caesars, PO Box 182789, Columbus, OH 43218-2789
30019150	EDI: WFNNB.COM	Dec 06 2022 03:33:00	Comenitybank/trwrds, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
30019152	EDI: WFNNB.COM		

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		Dec 06 2022 03:33:00	Comenitycb/bluenile, PO Box 182120, Columbus, OH 43218-2120
30019157	EDI: NAVIENTFKASMSERV.COM	Dec 06 2022 03:33:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
30019156	EDI: NAVIENTFKASMSERV.COM	Dec 06 2022 03:33:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
30019158	+ Email/Text: bankrupt@aglresources.com	Dec 05 2022 22:34:00	Nicor Gas, 1844 W Ferry Rd, Naperville, IL 60563-9600
30019159	^ MEBN	Dec 05 2022 22:33:55	RMP Services LLC, PO Box 630844, Cincinnati, OH 45263-0844
30019160	Email/Text: enotifications@santanderconsumerusa.com	Dec 05 2022 22:36:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
30019162	EDI: COMCASTCBLCENT	Dec 06 2022 03:28:00	Telecom Self-Reported, PO Box 4500, Allen, TX 75013-1311
30019164	Email/Text: bankruptcy@bbandt.com	Dec 05 2022 22:35:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849
30019163	^ MEBN	Dec 05 2022 22:34:03	Truist Bank, c/o MRS Assoc of NJ, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
30019165	Email/Text: bankruptcy@bbandt.com	Dec 05 2022 22:35:00	Truist/BB&T, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-1078

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2022 at the address(es) listed below:

Name	Email Address
Jeffrey S Harris	on behalf of Debtor 1 William Vranicar chicagolawyer@aol.com Jeff@windycitylawyer.com;chicagobklawyer@gmail.com;G1648@notify.cincompass.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Zane Zielinski	trustee@zanezielinski.com zzielinski@ecf.axosfs.com

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